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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Pienkos, John T.

Serial No.: 09/694,402

Filing Date: October 22, 2000

Title: SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS

Examiner: Vivek D. Koppikar

Art Unit: 3626

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 26, 2004, the Applicant respectfully provides the following Remarks.

Remarks

The Applicant appreciates the Examiner's consideration of the present Application. In the Office Action, claims 1-5, 8-11 and 13-20 were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent Application Publication 2002/0022976 A1 (hereinafter referred to as "the Hartigan Publication"). Additionally, dependent claims 6 and 7 were rejected under 35 U.S.C. 103(a) as being unpatentable over the Hartigan Publication further in view of U.S. Patent No. 6,380,953 to Mizuno. Further,